



## Claims Preparation

Minimise interruption to the business, retain customers and reduce the stress

When a business suffers a significant loss, owners and managers are often left to manage the insurance claim alone. When business owners already have a full schedule looking after their client-base and managing staff, suppliers and administration, familiarising themselves with all the nuances of their insurance policy can be a daunting and time consuming task. With the insurance industry engaging experts in the form of loss adjusters and investigators to protect their interests, Insureds can feel very alone. As an industry, we need to do things better.

Fact 1: Over 50% of businesses fail after a significant loss

Fact 2: 25% of those that do survive, change their insurance adviser and/or insurer



### An Expert on Your Side

#### Take the headache out of claims

Having an expert explain the finer details of insurance cover, assist in loss minimisation strategies and prepare the claim, allows the Insured to do what they do best: look after their customers and get the business back on track as quickly as possible.

LMI Group's loss management division has highly experienced experts who work with the business and its brokers/advisers to minimise the disruption, prepare a business recovery plan, and quantify and prepare the insurance claim in accordance with the policy cover.

In many cases, the cost of engaging a loss management expert is covered by the policy.



### Our Expertise

#### The team to make it happen

Our claims team is the most academically qualified and experienced team in material damage and business interruption loss management in Australasia. Members of our team have been involved in every major disaster since the 1974 Brisbane Floods and Cyclone Tracey.

LMI Group's claims preparation services include:

- ☛ Cause investigations
- ☛ Accurate quantification and verification of loss
- ☛ Insured and non-insured losses
- ☛ Commercial insurance expertise
- ☛ Business strategies
- ☛ Crisis management
- ☛ Accounting, engineering and business recovery specialties



### Recommended

*"I would never have guessed that a claim as small as \$50,000 could have the potential to destroy a business that took a lifetime to build. The insurer was stating that my lack of ability to claim accurately in accordance with the policy created the multiple delays, and it was all my fault. We got quotes and tried to get the electricity supplier to give information on the cause, but after the claim went in, we controlled nothing. The loss adjuster did not help at all. We needed you much earlier to take the pressure off us, and let us manage our business and protect our customer-base. A word to the wise, GET LMI EARLY, but it is never too late! More people need to know about your service."*

Pam Greenwood, Witchcraft Group



For assistance via our  
Emergency Claims  
Service

0800 001 964 (NZ only)



For further information on  
LMI Group's Claims Preparation  
service, please contact:

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